

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
Eastern Division DIVISION

In re: NAZARENO, ANNA L.

§ Case No. 17-13634

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 04/30/2017. The undersigned trustee was appointed on 04/30/2017.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 15,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>17.25</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>14,982.75</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 11/24/2017 and the deadline for filing governmental claims was 11/24/2017. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,250.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,250.00, for a total compensation of \$2,250.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$0.00 for total expenses of \$0.00².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 12/11/2017

By: /s/ Eugene Crane
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A
Page: 1

Case No.: 17-13634

Case Name: NAZARENO, ANNA L.

For Period Ending: 12/11/2017

Trustee Name: (330350) Eugene Crane

Date Filed (f) or Converted (c): 04/30/2017 (f)

§ 341(a) Meeting Date: 06/13/2017

Claims Bar Date: 11/24/2017

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=\$554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
1 4016 Wagner Avenue, Schiller Park, IL 60176-2108 Imported from original petition Doc# 1; Exemption: 4016 Wagner Avenue Schiller Park, IL 60176-2108 Cook County - Debtor is on title with her husband - Amount: 15000.00; Exemption: 4016 Wagner Avenue Schiller Park, IL 60176-2108 Cook County - Debtor is on title with her husband - Amount: 15000.00 Lien: Reference No. 2.1, Account No. 0018 New American Funding 14511 MylordRd, Suite, 100, Tustin, CA 92780 - Amount: 254000.00	256,000.00	0.00		0.00	FA
2 Condo in Phillipines Condominium or cooperative, Imported from original petition Doc# 1; Lien: Reference No. 2.2, Account No. 2535 Philippine National Bank Financial Pres. Diosdado, ilippines, Macapagal Boulevard, Ph 1300 - Amount: 10547.00	16,433.50	5,886.50		15,000.00	FA
3 4016 Wagner Avenue, Schiller Park, LAND only Imported from original petition Doc# 1	1,500.00	1,500.00		0.00	FA
4 Cash Imported from original petition Doc# 1; Exemption: Cash - Amount: 500.00	500.00	0.00		0.00	FA
5 Miscellaneous used household goods and furnishin Imported from original petition Doc# 1; Exemption: Miscellaneous used household goods and furnishings - 3 Beds, 3 dressers, 2 couches, 1 dining room table, 2 end tables, 1 lamp, 1 small bar table, 1 computer desk, 1 exercise machine, - Amount: 800.00	800.00	0.00		0.00	FA
6 3 TVs, 2 computers, 1 gaming systems, 4 cell pho Imported from original petition Doc# 1; Exemption: 3 TVs, 2 computers, 1 gaming systems, 4 cell phones - Amount: 700.00	700.00	0.00		0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit A
Page: 2

Case No.: 17-13634

Case Name: NAZARENO, ANNA L.

Trustee Name: (330350) Eugene Crane

Date Filed (f) or Converted (c): 04/30/2017 (f)

§ 341(a) Meeting Date: 06/13/2017

Claims Bar Date: 11/24/2017

For Period Ending: 12/11/2017

1 Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
7 Books, Pictures, and CD's Imported from original petition Doc# 1; Exemption: Books, Pictures, and CD's - Amount: 120.00	120.00	0.00		0.00	FA
8 Wearing Apparel Imported from original petition Doc# 1; Exemption: Wearing Apparel - Amount: 800.00	800.00	0.00		0.00	FA
9 Miscellaneous Costume Jewelry Imported from original petition Doc# 1; Exemption: Miscellaneous Costume Jewelry - Amount: 225.00	225.00	0.00		0.00	FA
10 2001 Volkswagen Jetta, 160,000 miles, Paid in Fu Imported from original petition Doc# 1; Exemption: 2001 Volkswagen Jetta 160,000 miles Paid in Full - Full Coverage Auto Insurance - Amount: 2400.00	900.00	0.00		0.00	FA
10 Assets Totals (Excluding unknown values)	\$277,978.50	\$7,386.50		\$15,000.00	\$0.00

Major Activities Affecting Case Closing:

10/09: Filed MT to Sell Trustee's RTI; Hearing 10/31 (dk)
 10/06: Debtor will offer \$15,000 for Ttee's RTI to Philippine real estate. Will file Motion to Authorize Sale (dk)
 10/06: Order entered employ CHSW&C as counsel (dk)
 08/08: Filed initial report of assets. Trustee negotiating with Debtor's attorney for half interest (dk)
 06/13: Debtor testified to owning property in the Philippines: jointly owned condo worth \$32,000 - owes \$10,000. Belton Place Pasong Tamo aka Don Chino Roces Ave.; Malugay & Yakal Streets, Makati City, Tower 1/unit 27-K.
 21 sq meters

Initial Projected Date Of Final Report (TFR):

12/31/2018

Current Projected Date Of Final Report (TFR):

12/31/2018

Form 2

Exhibit B
Page: 1

Cash Receipts And Disbursements Record

Case No.: 17-13634
Case Name: NAZARENO, ANNA L.
Taxpayer ID #: **_***7010
For Period Ending: 12/11/2017

Trustee Name: Eugene Crane (330350)
Bank Name: Rabobank, N.A.
Account #: *****0900 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
11/03/2017	{2}	Nathaniel B Nazareno	Settlement of Trustee's RTI for Philippines property approved by Court Order entered on 10/31/2017.	1110-000	15,000.00		15,000.00
11/30/2017		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		17.25	14,982.75
COLUMN TOTALS					15,000.00	17.25	\$14,982.75
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					15,000.00	17.25	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$15,000.00	\$17.25	

{ } Asset Reference(s)

UST Form 101-7-TFR (5/1/2011)

! - transaction has not been cleared

Form 2

Exhibit B

Page: 2

Cash Receipts And Disbursements Record

Case No.: 17-13634
Case Name: NAZARENO, ANNA L.
Taxpayer ID #: **_***7010
For Period Ending: 12/11/2017

Trustee Name: Eugene Crane (330350)
Bank Name: Rabobank, N.A.
Account #: *****0900 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

<u>TOTAL - ALL ACCOUNTS</u>	<u>NET DEPOSITS</u>	<u>NET DISBURSEMENTS</u>	<u>ACCOUNT BALANCES</u>
*****0900 Checking	\$15,000.00	\$17.25	\$14,982.75
	<u>\$15,000.00</u>	<u>\$17.25</u>	<u>\$14,982.75</u>

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-13634

Case Name: ANNA L. NAZARENO

Trustee Name: Eugene Crane

Balance on hand: \$ 14,982.75

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 14,982.75

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Eugene Crane	2,250.00	0.00	2,250.00
Attorney for Trustee Fees - Crane, Simon, Clar & Dan	4,312.50	0.00	4,312.50
Attorney for Trustee, Expenses - Crane, Simon, Clar & Dan	55.25	0.00	55.25

Total to be paid for chapter 7 administrative expenses: \$ 6,617.75

Remaining balance: \$ 8,365.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 8,365.00

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims:	\$	0.00
Remaining balance:	\$	<u>8,365.00</u>

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$38,906.57 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 21.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1-1	TD Bank, USA by American InfoSource LP as agent	1,114.37	0.00	239.59
2-1	Quantum3 Group LLC as agent for JH Portfolio Debt Equities LLC	1,883.54	0.00	404.97
3-1	Capital One Bank (USA), N.A.	4,028.68	0.00	866.18
4-1	Capital One Bank (USA), N.A.	2,715.07	0.00	583.75
5-1	Capital One, N.A. c/o Becket and Lee LLP	1,359.04	0.00	292.20
6	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	672.76	0.00	144.64
7	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (TJX)	4,650.43	0.00	999.85
8	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (GAP)	3,011.07	0.00	647.39
9	Midland Funding, LLC Midland Credit Management, Inc. as agent for Midland Funding, LLC	5,782.15	0.00	1,243.18
10	Midland Funding, LLC Midland Credit Management, Inc. as agent for Midland Funding, LLC	1,686.92	0.00	362.69
11	Midland Funding, LLC Midland Credit Management, Inc. as agent for Midland Funding, LLC	2,627.33	0.00	564.88
12	Department Stores National Bank	1,838.59	0.00	395.30
13	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (OLD NAVY)	3,387.68	0.00	728.36
14	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (TOYS R US)	1,149.14	0.00	247.07
15	Synchrony Bank c/o PRA Receivables Management, LLC	945.43	0.00	203.27
16	LVNV Funding, LLC its successors and assigns as assignee of Capital One, N.A. Resurgent Capital Services	870.21	0.00	187.09

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
17	LVNV Funding, LLC its successors and assigns as assignee of Capital One Bank (USA), N.A. Resurgent Capital Services	1,184.16	0.00	254.59

Total to be paid for timely general unsecured claims: \$ 8,365.00
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
 Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
 Remaining balance: \$ 0.00